



# The Sacramento Bee

**ESDAY** February 21, 2006

[www.sacbee.com](http://www.sacbee.com)

State final 50 cents



**MICHAEL  
MORALES**

In a first, an anesthesiologist will check that the condemned man is unconscious.

**Morales  
leath  
case stirs  
protests**

esthesiologist to be

## TEMPTING FATE

# Bill opens flood debate

**It would require most  
Sacramentans to get  
insurance coverage.**

By Jim Sanders  
BEE CAPITOL BUREAU

Virtually every Sacramento home or business owner, and hundreds of thousands statewide, would be required to buy federal flood insurance under a new legislative proposal.

Assemblyman Dave Jones, who

is pushing the measure, said the potential for disaster in a flood-prone area like the Central Valley was demonstrated by Hurricanes Katrina and Rita, which devastated Louisiana and neighboring states.

"They lost their property, they lost their household possessions, they lost their homes," said Jones, D-Sacramento. "We believe it's absolutely critical that people get insurance."

Assembly Bill 1898 is a key element in a package of measures de-

signed to improve flood protection in the Central Valley and other low-lying areas.

Jones said the bill could pay dividends in helping persuade other legislators to invest billions in flood-control improvements.

"Why is someone in Los Angeles going to vote to spend billions of dollars in the Sacramento area if they don't know at the same time that we're doing things here to mitigate risk?" he asked.

But critics say homeowners

should decide for themselves what level of financial risk to take from natural disasters.

"As a matter of policy, we never like mandatory insurance," said Jon Coupal, president of the Howard Jarvis Taxpayers Association.

State Sen. Dave Cox agreed.

"I think the people I represent would look at this, by and large, as just another intrusion," said Cox, R-Fair Oaks.

► **INSURE**, Page A11



**Assemblyman  
Dave Jones is  
pushing a bill  
requiring flood  
insurance.**



# Insure: Few in California have coverage

## ► FROM PAGE A1

Jones' bill would expand on a federal law requiring flood insurance for structures within a 100-year floodplain, defined as an area likely to be inundated by a severe storm with a 1 percent chance of occurring in any given year.

AB 1898 would create a similar mandate for levee-protected property within an even wider area, the 200-year floodplain.

Much of the Central Valley would be affected by Jones' bill.

But the widest impact might be felt in Sacramento, a massive urban area with two major rivers. Much of the capital lies outside the federal 100-year floodplain, but virtually the entire city lies within the wider boundaries of Jones' bill.

Ricardo Pineda, a floodplain expert for the state Department of Water Resources, estimated that hundreds of thousands of Californians could be affected by AB 1898. Precise statistics are not readily available, he said.

John Paul Olafson and David Brooks, two Sacramento home-



**HEATHER FARGO**

Sacramento's mayor questions the need for mandatory flood insurance policies.

owners, had differing views on mandatory flood insurance.

Olafson, a midtown resident, applauded Jones' legislation.

"If one of the levees were to break, there wouldn't be anything to stop the water," Olafson said. "We're flat as a pancake here."

But Brooks, of south Sacramento, said he has lived in the capital area for 35 years and has never seen his neighborhood flood.

"I think some of the stuff the government is involved in, they don't need to be involved in," he said. "I understand (the rationale) behind mandatory car insurance, but your house, it's not moving."

AB 1898 would be enforced through lending institutions, which would require flood insurance as a condition of acquiring, renewing or refinancing a loan.

It would require affected property owners to buy coverage through the National Flood Insurance Program, which currently offers optional policies at a reduced rate for property located outside the 100-year floodplain.

Premiums for policies mandated by AB 1898 vary, depending on coverage sought. For roughly \$350 per year, insurance of \$250,000 for structural damage and \$100,000 for content loss can be purchased through the federal program.

Most California property owners do not own flood insurance: Only 257,318 policies were in effect on Jan. 1, representing 2 percent of the state's 12.2 million housing units, federal records show.

AB 1898 would require the state Department of Water Resources to develop or approve maps identifying the state's 200-year floodplain.

Jones' bill would not take effect until July 1, 2007. The insurance requirement would be lifted when levees are certified to provide at least 200-year flood protection.

The Sacramento Area Flood Control Agency, or SAFCA, has plans to upgrade local flood protection to handle a 200-year storm, but completion region-wide is not expected for about 15 years.

AB 1898, introduced three weeks ago, has not yet been analyzed by the Legislature.

Most interest groups have yet to take a position, including the California Building Industry Association, the California State Association of Counties, the League of California Cities and the Personal Insurance Federation of California.

The state Department of Water Resources and SAFCA, in concept, support mandatory insurance.

Butch Hodgkins, former executive director of SAFCA and now a member of the state Reclamation Board, said he favors Jones' ap-

proach.

"Unfortunately, I think what happens now, if you're not in an area designated as 100-year floodplain, people tend to tell (home) buyers that there's no risk - and that's simply not the case," said Hodgkins.

"My experience has been, when it's not required, people don't carry it," he said.

Sacramento Mayor Heather Fargo said she buys optional flood insurance for her South Natomas home but does not necessarily support a mandate.

Fargo questions why Sacramentans should be required to buy insurance for floods, when no such mandate is imposed on Malibu residents for mudslides or Bay Area residents for earthquakes.

"It seems to me that everyone in California should be paying into some emergency fund for whichever disaster befalls us each year," she said.

Assemblywoman Lois Wolk, a Davis Democrat who chairs the Assembly Water, Parks and Wildlife Committee, is a co-author of

AB 1898. Wolk noted that the bill is part of a multifaceted flood-control strategy.

Gov. Arnold Schwarzenegger has proposed \$9 billion in general obligation bonds for flood control and water improvements statewide.

Pending measures in the Legislature would require local governments to include flood management in their general plans, extend a funding formula for Delta levee projects, limit new development on flood-prone lands, and address disaster preparedness and response.

Wolk said that imposing flood insurance on private property owners is not meddling. It's imperative, she said.

"When things go wrong and they lose their home, who do they want to pay for it? All the taxpayers," she said. "And that's not fair."

■ ■ ■

The Bee's Jim Sanders can be reached at (916) 326-5538 or [jsanders@sacbee.com](mailto:jsanders@sacbee.com).